



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [CIBC BANCORP USA INC.](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [60,536,975](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CIBC BANCORP USA INC.](#)
[120 SOUTH LA SALLE STREET](#)
[CHICAGO, IL 60603](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	58,434,293			50,207,529			51,260,615			43,954,304			38,935,259																	
Net income (\$000)	482,336			206,605			300,745			480,627			265,804																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	1.43	2.65	6	1.92	2.80	12	1.86	2.77	12	2.14	3.01	16	2.16	3.08	15															
+ Non-interest income	1.82	1.09	83	1.55	1.21	71	1.58	1.21	72	1.69	1.32	74	1.56	1.31	68															
- Overhead expense	1.89	2.21	30	2.01	2.59	25	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31															
- Provision for credit losses	-0.08	-0.12	55	0.73	0.66	64	0.65	0.51	73	0.35	0.15	90	0.35	0.14	89															
+ Securities gains (losses)	0	0.01	42	0	0.03	16	0	0.02	16	0	0.01	43	-0.01	0	15															
+ Other tax equivalent adjustments	0	0	81	0	0	74	0	0	48	0	0	76	0	0	45															
= Pretax net operating income (tax equivalent)	1.45	1.76	27	0.72	0.91	33	0.77	1.04	26	1.23	1.56	21	0.94	1.57	7															
Net operating income	1.10	1.34	29	0.55	0.70	30	0.59	0.81	26	1.09	1.19	34	0.68	1.24	8															
Net income	1.10	1.34	29	0.55	0.71	29	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.20	3.12	9	3.10	3.64	18	2.94	3.55	17	4.47	4.41	56	4.40	4.24	61															
Interest expense	0.63	0.26	92	0.96	0.58	87	0.86	0.52	86	2.04	1.08	91	1.90	0.86	94															
Net interest income (tax equivalent)	1.57	2.85	7	2.14	3.05	13	2.07	3.01	13	2.43	3.33	18	2.49	3.38	19															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.14	0.12	63	0.13	0.28	38	0.21	0.27	52	0.18	0.21	54	0.20	0.22	63															
Earnings coverage of net loan and lease losses (X)	16.57	26.30	48	16.55	20.97	59	10.21	22.91	44	12.87	24.40	48	9.59	21.75	36															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.45	1.32	66	1.58	1.58	60	1.69	1.58	66	0.95	0.83	62	0.74	0.90	35															
Allowance for loan and lease losses / Total loans and leases	1.44	1.30	66	1.56	1.55	61	1.68	1.55	68	0.95	0.81	64	0.74	0.89	35															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.14	0.58	88	0.97	0.71	75	1.35	0.71	89	0.61	0.57	58	0.58	0.61	48															
30-89 days past due loans and leases / Total loans and leases	0.06	0.29	9	0.41	0.37	65	0.19	0.39	27	0.07	0.43	7	0.11	0.44	12															
Liquidity and Funding																														
Net noncore funding dependence	2.75	-3.31	70	17.63	6.19	81	2.22	3.20	51	27.78	14.45	83	35.28	16.62	88															
Net short-term noncore funding dependence	-22.78	-9.17	15	-7.45	-2.71	25	-22.71	-4.76	10	-0.26	3.38	31	5.33	4.66	42															
Net loans and leases / Total assets	55.51	58.81	39	63.85	63	42	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38															
Capitalization																														
Tier 1 leverage ratio	10.88	9.07	87	10.91	9.05	90	10.69	9.13	86	11.67	9.76	88	12.76	9.71	94															
Holding company equity capital / Total assets	15.53	10.79	95	16.29	11.12	96	15.45	11.16	93	17.86	12.43	95	19.26	12.22	98															
Total equity capital (including minority interest) / Total assets	15.53	10.91	95	16.29	11.24	96	15.45	11.29	93	17.86	12.57	95	19.26	12.27	98															
Common equity tier 1 capital / Total risk-weighted assets	14.27	12.64	77	12.92	12.26	70	13.65	12.38	75	12.84	12.17	71	13.52	12.12	78															
Net loans and leases / Equity capital (X)	3.57	5.47	13	3.92	5.73	14	3.75	5.58	14	3.71	5.21	16	3.39	5.29	12															
Cash dividends / Net income	0	27.22	3	0	49.74	4	0	42.30	4	0	33.12	3	0	27.31	5															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	13.45	9.51	69	18.21	16.67	64	20.27	16.68	65	14.45	9.26	76	9.58	7	71															
Equity capital	8.18	7.52	69	3.42	6.54	41	4.07	6.99	37	6.11	10.49	39	3.57	7.89	40															
Net loans and leases	-1.36	-0.66	54	11.04	12.75	52	5.26	9.07	38	16.18	9.10	81	8.48	7.89	67															
Noncore funding	-0.28	-21.64	78	-0.61	-6.57	59	-9.04	-12.18	54	6.38	6.59	56	3.02	10.67	38															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	1.30	0.92	81	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	57.07	10.65	93	58.73	13.73	90	60.87	13.56	91	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital	150.86	103.15	98	118.76	103.27	95	118.86	102.81	94	118.43	103.22	93	121.56	103.10	95															
Cash from ops + noncash items + op expense / Op expense + dividends	69.84	155.61	17	213.94	142.45	80	145.34	147.24	60	-122.06	190.27	0	87.39	174.91	12															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	790,379	936,595	1,212,891	1,508,535	1,315,962	-15.61	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	790,117	936,231	1,212,436	1,507,732	1,315,260	-15.61	
Tax-exempt income on loans and leases.....	262	364	455	803	702	-28.02	
Estimated tax benefit on income on loans and leases.....	-1	0	2	489	249		
Income on loans and leases (tax equivalent).....	790,378	936,595	1,212,893	1,509,024	1,316,211	-15.61	
Investment interest income (tax equivalent).....	57,532	80,520	101,965	124,418	102,599	-28.55	
Interest on balances due from depository institutions.....	7,129	5,673	7,276	23,496	12,453	25.67	
Interest income on other earning assets.....	18,802	25,117	31,396	69,431	53,770	-25.14	
Total interest income (tax equivalent).....	873,841	1,047,905	1,353,530	1,726,369	1,485,033	-16.61	
Interest on time deposits of \$250K or more	3,861	14,329	16,951	28,440	15,201	-73.05	
Interest on time deposits < \$250K.....	4,487	19,536	22,852	37,615	25,235	-77.03	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	28,404	78,843	90,343	243,913	136,568	-63.97	
Interest on other borrowings and trading liabilities.....	212,441	212,735	267,898	476,916	466,142	-0.14	
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	249,193	325,443	398,044	786,884	643,146	-23.43	
Net interest income (tax equivalent).....	624,648	722,462	955,486	939,485	841,887	-13.54	
Non-interest income.....	798,483	583,710	811,006	742,147	606,655	36.79	
Adjusted operating income (tax equivalent)	1,423,131	1,306,172	1,766,492	1,681,632	1,448,542	8.95	
Overhead expense.....	827,932	757,973	1,038,592	986,127	940,695	9.23	
Provision for credit losses.....	-35,468	275,128	335,199	153,011	137,950		
Securities gains (losses)	75	0	0	22	-4,179		
Other tax equivalent adjustments	1	1	0	1	0	0.00	
Pretax net operating income (tax equivalent).....	635,332	272,474	392,271	542,253	365,718	133.17	
Applicable income taxes	152,996	65,868	91,524	60,112	98,132	132.28	
Tax equivalent adjustments	0	1	2	1,514	1,782	-100.00	
Applicable income taxes (tax equivalent).....	152,996	65,869	91,526	61,626	99,914	132.27	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	482,336	206,605	300,745	480,627	265,804	133.46	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	482,336	206,605	300,745	480,627	265,804	133.46	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	482,336	206,605	300,745	480,627	265,804	133.46	
Investment securities income (tax equivalent).....	57,532	80,520	101,965	124,418	102,599	-28.55	
US Treasury and agency securities (excluding mortgage-backed securities)	19,800	30,489	37,995	35,641	20,059	-35.06	
Mortgage-backed securities	37,516	48,792	62,450	79,306	73,648	-23.11	
All other securities	216	1,239	1,520	9,471	8,892	-82.57	
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.99	2.90	8	2.78	3.35	18	2.64	3.27	13	3.93	4	44	3.81	3.87	47
Less: Interest expense	0.57	0.24	91	0.86	0.54	83	0.78	0.48	82	1.79	0.98	90	1.65	0.79	92
Equals: Net interest income (tax equivalent)	1.43	2.65	6	1.92	2.80	12	1.86	2.77	12	2.14	3.01	16	2.16	3.08	15
Plus: Non-interest income	1.82	1.09	83	1.55	1.21	71	1.58	1.21	72	1.69	1.32	74	1.56	1.31	68
Equals: adjusted operating income (tax equivalent)	3.25	3.80	23	3.47	4.06	22	3.45	4.04	22	3.83	4.41	24	3.72	4.46	15
Less: Overhead expense	1.89	2.21	30	2.01	2.59	25	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31
Less: Provision for credit losses	-0.08	-0.12	55	0.73	0.66	64	0.65	0.51	73	0.35	0.15	90	0.35	0.14	89
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	44	0	0.03	17	0	0.02	17	0	0.01	44	-0.01	0	15
Plus: other tax equivalent adjustments	0	0	81	0	0	74	0	0	48	0	0	76	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.45	1.76	27	0.72	0.91	33	0.77	1.04	26	1.23	1.56	21	0.94	1.57	7
Less: Applicable income taxes (tax equivalent)	0.35	0.41	32	0.17	0.21	38	0.18	0.23	32	0.14	0.36	5	0.26	0.33	24
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.10	1.34	29	0.55	0.70	30	0.59	0.81	26	1.09	1.19	34	0.68	1.24	8
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.10	1.34	29	0.55	0.71	29	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8
Memo: Net income (last four quarters)	1	1.30	20	0.59	0.81	25	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8
Net income—BHC and noncontrolling (minority) interest	1.10	1.35	27	0.55	0.72	29	0.59	0.83	26	1.09	1.20	34	0.68	1.25	7
Margin Analysis															
Average earning assets / Average assets	90.51	93.09	19	89.77	92.11	20	89.86	92.32	17	87.80	91.05	19	86.72	91.48	7
Average interest-bearing funds / Average assets	61.96	61.98	57	64.11	64.67	48	64.20	64.06	52	65.24	65.57	48	62.73	65.56	36
Interest income (tax equivalent) / Average earning assets	2.20	3.12	9	3.10	3.64	18	2.94	3.55	17	4.47	4.41	56	4.40	4.24	61
Interest expense / Average earning assets	0.63	0.26	92	0.96	0.58	87	0.86	0.52	86	2.04	1.08	91	1.90	0.86	94
Net interest income (tax equivalent) / Average earning assets	1.57	2.85	7	2.14	3.05	13	2.07	3.01	13	2.43	3.33	18	2.49	3.38	19
Yield or Cost															
Total loans and leases (tax equivalent)	3.15	4.07	8	3.68	4.35	12	3.60	4.27	12	5.12	5.09	58	5.08	4.95	70
Interest-bearing bank balances	0.11	0.13	21	0.25	0.36	29	0.18	0.27	23	1.70	2.04	30	1.30	1.64	23
Federal funds sold and reverse repos	0.27	0.25	65	0.78	0.75	61	0.67	0.68	58	2.33	2.44	56	2	2.17	45
Trading assets	0.76	0.45	71	1.02	0.65	70	0.96	0.60	71	2.21	0.99	74	2.27	1.11	75
Total earning assets	2.20	3.09	9	3.10	3.61	19	2.94	3.51	17	4.47	4.36	57	4.39	4.20	64
Investment securities (tax equivalent)	1.15	1.77	9	2.03	2.36	23	1.84	2.25	20	2.39	2.76	20	2.25	2.68	15
US Treasury and agency securities (excluding mortgage-backed securities)	0.60	1.23	16	1.53	1.85	36	1.27	1.75	27	1.96	2.32	29	1.78	2.05	29
Mortgage-backed securities	2.16	1.55	90	2.41	2.17	72	2.37	2.05	80	2.57	2.61	47	2.36	2.50	35
All other securities	8.64	2.85	96	2.47	3.28	16	2.97	3.24	42	3.07	4.06	22	2.24	4.20	7
Interest-bearing deposits	0.21	0.22	53	0.79	0.60	71	0.65	0.53	67	1.96	1.10	92	1.44	0.81	87
Time deposits of \$250K or more	0.48	0.70	25	1.70	1.53	65	1.51	1.42	57	2.42	1.96	89	1.48	1.44	53
Time deposits < \$250K	0.75	0.67	63	1.90	1.47	87	1.80	1.36	87	2.26	1.82	76	1.77	1.29	81
Other domestic deposits	0.18	0.16	66	0.63	0.41	84	0.51	0.36	81	1.83	0.93	92	1.35	0.67	92
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.01	0.18	12	0.38	0.71	26	0.29	0.62	23	1.98	1.86	55	1.60	1.51	50
Other borrowed funds and trading liabilities	2.45	1.29	87	2.06	1.54	79	2.04	1.50	78	3.42	2.38	90	3.54	2.28	92
All interest-bearing funds	0.92	0.38	93	1.35	0.82	87	1.21	0.74	86	2.74	1.49	92	2.63	1.19	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses															
Total non-interest income	798,483		583,710		811,006		742,147		606,655						
Fiduciary activities income	304,475		243,641		335,769		309,070		293,335						
Service charges on deposit accounts - domestic	37,473		32,121		43,886		36,580		37,271						
Trading revenue.....	17,344		-11,088		-2,515		2,923		6,621						
Investment banking fees and commissions.....	123,186		77,020		98,643		79,844		64,009						
Insurance activities revenue.....	0		1		2		5		5						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	546		174		186		173		135						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	2,338		29,120		33,495		36,292		9,255						
Other non-interest income.....	313,121		212,721		301,540		277,260		196,024						
Total overhead expenses	827,932		757,973		1,038,592		986,127		940,695						
Personnel expense.....	558,441		442,870		642,315		620,239		590,873						
Net occupancy expense.....	36,649		20,130		55,310		29,342		35,344						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	40,629		47,333		60,947		66,708		66,446						
Other operating expenses.....	192,213		247,640		280,020		269,838		248,032						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	2,553		2,431		2,421		2,367		2,335						
Average personnel expense per employee.....	218.74		182.18		265.31		262.04		253.05						
Average assets per employee.....	22,888.48		20,653.04		21,173.32		18,569.63		16,674.63						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	58.18	58.85	39	58.03	62.06	35	58.79	62.28	39	58.69	61.29	42	65.02	60.88	72
Percent of Average Assets															
Total overhead expense	1.89	2.21	30	2.01	2.59	25	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31
Personnel expense.....	1.27	1.23	61	1.18	1.30	38	1.25	1.30	47	1.41	1.41	48	1.52	1.44	57
Net occupancy expense.....	0.08	0.24	5	0.05	0.26	2	0.11	0.26	6	0.07	0.28	2	0.09	0.28	3
Other operating expenses.....	0.53	0.72	24	0.78	0.95	45	0.67	0.94	27	0.77	0.97	38	0.81	0.97	39
Overhead less non-interest income	0.07	1.08	8	0.46	1.27	9	0.44	1.25	10	0.56	1.32	10	0.86	1.38	17
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.18	58.34	43	58.03	61.60	41	58.79	61.82	41	58.64	60.64	46	64.94	60.37	73
Personnel expense.....	39.24	32.89	83	33.91	32.31	57	36.36	32.36	73	36.88	32.39	76	40.79	32.51	89
Net occupancy expense.....	2.58	6.26	8	1.54	6.55	2	3.13	6.58	7	1.74	6.52	4	2.44	6.48	5
Other operating expenses.....	16.36	18.68	36	22.58	22.16	69	19.30	22.28	44	20.01	21.20	52	21.71	20.90	62
Total non-interest income	56.11	28.20	91	44.69	28.52	85	45.91	28.83	84	44.13	29.23	82	41.88	28.50	80
Fiduciary activities income	21.39	2.27	96	18.65	2.06	96	19.01	2.09	96	18.38	1.97	96	20.25	2.14	96
Service charges on domestic deposit accounts	2.63	3.25	37	2.46	3.23	33	2.48	3.27	32	2.18	3.88	30	2.57	4.15	31
Trading revenue.....	1.22	0.68	82	-0.85	1.37	2	-0.14	1.28	4	0.17	1.18	45	0.46	0.85	60
Investment banking fees and commissions.....	8.66	2.46	87	5.90	2.59	83	5.58	2.46	83	4.75	3.54	77	4.42	3.42	76
Insurance activities revenue.....	0	0.38	11	0	0.41	23	0	0.41	22	0	0.47	21	0	0.47	21
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.04	0.56	31	0.01	-0.04	56	0.01	0.01	55	0.01	0.28	34	0.01	0.65	21
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.16	3.64	12	2.23	3.74	52	1.90	3.92	48	2.16	1.86	63	0.64	1.61	42
Other non-interest income.....	22	9.39	90	16.29	9.49	85	17.07	9.65	84	16.49	10.04	84	13.53	9.86	74
Overhead less non-interest income	2.07	29.67	8	13.34	31.97	10	12.88	31.93	11	14.51	31.06	13	23.06	31.46	21
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.08	21.49	77	24.17	18.64	86	23.33	18.63	82	11.09	20.56	4	26.83	19.04	94
Applicable income tax + TE / Pretax net operating income + TE	24.08	23.11	68	24.17	22.16	70	23.33	21.18	66	11.36	23.23	2	27.32	21.56	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	18,468,785	17,768,072	17,845,433	16,407,832	14,181,816	3.94		
Commercial and industrial loans	9,360,780	9,896,161	9,628,985	8,552,407	7,699,390	-5.41		
Loans to individuals	389,538	250,044	274,097	200,118	157,314	55.79		
Loans to depository institutions and acceptances of other banks	2,916	1,968	1,964	2,640	18,713	48.17		
Agricultural loans	16,175	13,254	15,583	7,856	9,524	22.04		
Other loans and leases	6,009,635	6,848,098	5,894,675	6,561,777	5,213,170	-12.24		
Less: Unearned income	150,358	166,773	165,862	148,177	151,358	-9.84		
Loans and leases, net of unearned income	34,097,471	34,610,824	33,494,875	31,584,453	27,128,569	-1.48		
Less: Allowance for loan and lease losses	491,511	541,267	563,176	299,231	200,114	-9.19		
Net loans and leases	33,605,960	34,069,557	32,931,699	31,285,222	26,928,455	-1.36		
Debt securities that reprice or mature in over 1 year	5,715,251	4,340,490	4,151,624	4,182,466	4,585,636	31.67		
Mutual funds and equity securities	0	0	0	19	0			
Subtotal	39,321,211	38,410,047	37,083,323	35,467,707	31,514,091	2.37		
Interest-bearing bank balances	8,513,956	4,178,607	8,061,620	1,645,040	1,654,500	103.75		
Federal funds sold and reverse repos	4,840,405	3,030,557	3,172,578	3,122,764	1,919,757	59.72		
Debt securities that reprice or mature within 1 year	1,295,867	1,793,304	2,338,464	1,204,044	185,933	-27.74		
Trading assets	440,946	303,037	347,901	233,319	329,091	45.51		
Total earning assets	54,412,385	47,715,552	51,003,886	41,672,873	35,603,372	14.03		
Non-interest-bearing cash and due from depository institutions	419,363	333,999	325,846	304,254	360,120	25.56		
Premises, fixed assets, and leases	522,139	545,285	553,700	597,896	510,339	-4.24		
Other real estate owned	53	147	147	3,865	544	-63.95		
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	5,183,035	4,763,000	4,875,354	4,614,062	4,761,883	8.82		
Total assets	60,536,975	53,357,983	56,758,933	47,192,950	41,236,258	13.45		
Quarterly average assets	60,015,068	52,009,403	54,419,875	46,888,110	39,582,414	15.39		
Average loans and leases (YTD)	33,421,579	33,964,962	33,709,669	29,481,504	25,894,798	-1.60		
Memoranda								
Loans held-for-sale	211,609	310,920	262,157	53,114	246,718	-31.94		
Loans not held-for-sale	33,885,862	34,299,904	33,232,718	31,531,339	26,881,851	-1.21		
Real estate loans secured by 1–4 family	1,884,567	1,731,776	1,814,773	1,464,949	1,060,352	8.82		
Commercial real estate loans	16,578,318	16,030,296	16,024,659	14,932,870	13,115,464	3.42		
Construction and land development	1,427,142	1,261,196	1,347,227	1,147,118	1,064,102	13.16		
Multifamily	3,974,652	3,848,851	3,702,543	3,799,850	3,028,416	3.27		
Nonfarm nonresidential	11,176,524	10,920,249	10,974,889	9,985,902	9,022,946	2.35		
Real estate loans secured by farmland	5,900	6,000	6,001	10,012	6,000	-1.67		
Total investment securities	7,011,118	6,133,794	6,490,088	5,386,528	4,771,569	14.30		
U.S. Treasury securities	4,713,947	3,457,817	3,978,874	2,355,229	1,230,948	36.33		
US agency securities (excluding mortgage-backed securities)	14,988	15,006	15,029	0	44,823	-0.12		
Municipal securities	0	0	0	6,836	259,358			
Mortgage-backed securities	2,279,011	2,606,819	2,492,349	2,928,465	3,142,133	-12.58		
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,172	54,152	3,836	95,979	94,307	-94.14		
Mutual funds and equity securities	0	0	0	19	0			
Available-for-sale securities	5,309,887	4,353,048	4,751,528	3,436,104	2,711,742	21.98		
U.S. Treasury securities	4,713,947	3,457,817	3,978,874	2,355,229	1,230,948	36.33		
US agency securities (excluding mortgage-backed securities)	14,988	15,006	15,029	0	44,823	-0.12		
Municipal securities	0	0	0	6,836	259,177			
Mortgage-backed securities	580,952	830,081	757,625	982,581	1,087,692	-30.01		
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	50,144	0	91,458	89,102	-100.00		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	54,783	94,831	90,424	33,704	-42,208	-42.23		
Available-for-sale securities appreciation (depreciation)	17,229	65,957	55,807	18,203	-36,443	-73.88		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	396,637	308,786	203,788	329,272	393,068	28.45		

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	12,422,717	9,513,059	10,836,317	6,607,110	5,724,420	30.59	
NOW, ATS and transaction accounts	4,550,423	3,765,884	4,846,270	3,975,574	3,122,318	20.83	
Time deposits less brokered deposits < \$250K	-191,360	-117,499	-265,634	39,257	-378,974		
MMDA and other savings accounts	17,060,549	14,314,301	16,820,901	10,903,558	8,973,842	19.19	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	33,842,329	27,475,745	32,237,854	21,525,499	17,441,606	23.17	
Time deposits of \$250K or more	1,032,607	1,144,560	1,102,578	1,173,733	1,133,526	-9.78	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,049,097	1,390,942	1,200,088	1,133,797	776,230	47.32	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	1,680,491	2,422,210	1,895,875	2,231,844	2,155,584	-30.62	
Other borrowings w/remaining maturity of 1 year or less	222,490	133,779	15,692	16,262	59,864	66.31	
Other borrowings w/remaining maturity over 1 year	9,860,755	9,451,918	9,044,718	9,675,521	8,957,883	4.33	
Brokered deposits < \$250K	886,292	1,232,008	1,137,350	1,596,392	1,795,054	-28.06	
Noncore funding	15,731,732	15,775,417	14,396,301	15,827,549	14,878,141	-0.28	
Trading liabilities	114,945	105,869	126,028	171,257	51,719	8.57	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0	
Other liabilities	1,447,348	1,310,847	1,228,367	1,240,960	922,423	10.41	
Total liabilities	51,136,354	44,667,878	47,988,550	38,765,265	33,293,889	14.48	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	
Common surplus	7,678,434	7,478,321	7,478,287	7,478,062	7,477,044	2.68	
Retained earnings	1,728,470	1,152,002	1,246,109	928,993	504,647	50.04	
Accumulated other comprehensive income	-6,283	59,782	45,987	20,630	-39,322		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	9,400,621	8,690,105	8,770,383	8,427,685	7,942,369	8.18	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	9,400,621	8,690,105	8,770,383	8,427,685	7,942,369	8.18	
Total liabilities and capital	60,536,975	53,357,983	56,758,933	47,192,950	41,236,258	13.45	
Memoranda							
Non-interest-bearing deposits	12,422,717	9,513,059	10,836,317	6,607,110	5,724,420	30.59	
Interest-bearing deposits	23,338,511	20,339,254	23,641,465	17,688,514	14,645,766	14.75	
Total deposits	35,761,228	29,852,313	34,477,782	24,295,624	20,370,186	19.79	
Long-term debt that reprices within 1 year	5,365,240	5,671,118	5,901,495	5,561,371	5,561,371	-5.39	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,770,383	8,427,685	8,427,685	7,942,369	7,668,851		
Accounting restatements	0	16,405	16,405	-56,281	2,331		
Net income	482,336	206,605	300,745	480,627	265,804		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	200,000	0	0	814	8,396		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-52,273	39,152	25,357	59,952	-960		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	175	258	191	204	-2,053		
Holding company equity capital, ending balance	9,400,621	8,690,105	8,770,383	8,427,685	7,942,369		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	30.51	36.06	35	33.30	36.66	37	31.44	36.22	35	34.77	37.78	40	34.39	37.19	40
Commercial and industrial loans	15.46	11.11	75	18.55	14.40	71	16.96	13.52	67	18.12	12.02	79	18.67	12.85	73
Loans to individuals	0.64	3.60	31	0.47	3.57	26	0.48	3.40	27	0.42	4.20	22	0.38	4.31	20
Loans to depository institutions and acceptances of other banks	0	0.02	75	0	0.03	70	0	0.03	72	0.01	0.04	67	0.05	0.05	79
Agricultural loans.....	0.03	0.21	47	0.02	0.20	45	0.03	0.19	44	0.02	0.24	38	0.02	0.30	43
Other loans and leases.....	9.93	4.26	87	12.83	4.66	93	10.39	4.63	87	13.90	5.01	92	12.64	5	94
Net loans and leases.....	55.51	58.81	39	63.85	63	42	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38
Debt securities over 1 year.....	9.44	18.32	19	8.13	14.80	17	7.31	15.55	13	8.86	14.60	17	11.12	14.63	33
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	27	0	0.06	12
Subtotal	64.95	78.17	13	71.99	79.07	19	65.33	78.16	13	75.15	79.65	20	76.42	79.97	23
Interest-bearing bank balances	14.06	9.37	77	7.83	6.40	64	14.20	7.51	86	3.49	3.06	65	4.01	3.04	68
Federal funds sold and reverse repos	8	0.53	93	5.68	0.80	90	5.59	0.82	89	6.62	1.57	86	4.66	1.66	86
Debt securities 1 year or less	2.14	1.51	71	3.36	1.85	80	4.12	1.68	85	2.55	1.91	71	0.45	1.96	26
Trading assets	0.73	0.58	77	0.57	1.04	59	0.61	1.01	64	0.49	1.19	69	0.80	1.33	77
Total earning assets.....	89.88	91.57	30	89.43	90.87	31	89.86	91.05	31	88.30	89.53	34	86.34	89.74	15
Non-interest cash and due from depository institutions.....	0.69	0.99	24	0.63	1.03	19	0.57	1.07	13	0.64	1.14	18	0.87	1.21	26
Other real estate owned.....	0	0.01	13	0	0.03	9	0	0.02	10	0.01	0.03	29	0	0.04	13
All other assets.....	9.42	7.39	74	9.95	8.03	76	9.57	7.82	73	11.05	9.27	71	12.79	8.98	86
Memoranda															
Short-term investments	24.20	12.31	87	16.87	10.21	80	23.91	11.17	86	12.65	7.63	79	9.12	7.80	70
U.S. Treasury securities.....	7.79	1.18	93	6.48	0.91	91	7.01	0.84	94	4.99	1.03	90	2.99	1.04	84
US agency securities (excluding mortgage-backed securities)	0.02	0.75	26	0.03	0.59	29	0.03	0.63	27	0	0.54	13	0.11	0.69	38
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0.01	1.34	23	0.63	1.62	39
Mortgage-backed securities	3.76	13.46	9	4.89	11.20	15	4.39	11.75	13	6.21	11.44	18	7.62	11.13	26
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.01	0.51	27	0.10	0.40	48	0.01	0.42	29	0.20	0.39	58	0.23	0.41	61
Loans held-for-sale.....	0.35	0.50	60	0.58	0.52	61	0.46	0.52	58	0.11	0.39	38	0.60	0.30	78
Loans held for investment	55.98	58.34	39	64.28	63.22	42	58.55	61.72	31	66.81	63.50	44	65.19	63.93	39
Real estate loans secured by 1–4 family	3.11	11.57	12	3.25	12.28	14	3.20	11.91	13	3.10	13.29	14	2.57	13.46	10
Revolving	0.08	1.44	14	0.11	1.72	16	0.10	1.66	16	0.16	2.07	19	0.22	2.27	16
Closed-end, secured by first liens	3.02	9.73	15	3.11	10.10	17	3.08	9.81	18	2.92	10.69	16	2.31	10.57	12
Closed-end, secured by junior liens	0.01	0.19	16	0.02	0.24	19	0.02	0.22	18	0.03	0.28	20	0.04	0.31	20
Commercial real estate loans	27.39	22.35	62	30.04	22.30	67	28.23	22.22	62	31.64	22.23	67	31.81	21.58	71
Construction and land development.....	2.36	3.40	41	2.36	3.47	42	2.37	3.40	41	2.43	3.44	46	2.58	3.51	45
Multifamily.....	6.57	3.32	84	7.21	3.10	90	6.52	3.12	89	8.05	3.01	90	7.34	2.72	89
Nonfarm nonresidential	18.46	14.65	65	20.47	14.72	68	19.34	14.72	66	21.16	14.69	69	21.88	14.44	73
Real estate loans secured by farmland.....	0.01	0.35	27	0.01	0.33	29	0.01	0.33	30	0.02	0.36	34	0.01	0.41	36

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	54.16	60.51	33	51.34	56.15	35	53.28	57.15	36	51.95	57.46	40	52.28	56.49	42
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.53	20	12	5	19.51	11	5.42	19.43	13	4.64	20.75	11	3.91	21.10	9
Real estate loans secured by 1–4 family.....	0.14	2.47	13	0.17	2.66	17	0.16	2.64	16	0.24	3.15	19	0.34	3.50	16
Revolving	5.39	17.35	14	4.83	16.64	13	5.26	16.59	15	4.40	17.39	12	3.57	17.39	10
Closed-end.....	48.62	37.13	66	46.32	33.63	75	47.84	34.63	74	47.28	33.52	72	48.35	32.14	78
Construction and land development.....	4.19	5.69	42	3.64	5.18	43	4.02	5.26	45	3.63	5.09	46	3.92	5.20	46
1–4 family.....	1.05	1.19	58	0.99	0.94	60	1	0.93	60	0.75	0.94	51	0.92	1.02	57
Other.....	3.13	4.46	39	2.65	4.09	35	3.03	4.19	42	2.88	4.02	44	3	4.05	41
Multifamily.....	11.66	5.41	87	11.12	4.78	89	11.05	4.96	87	12.03	4.69	90	11.16	4.10	90
Nonfarm nonresidential	32.78	24.45	69	31.55	22.19	73	32.77	22.93	74	31.62	22.15	70	33.26	21.40	75
Owner-occupied.....	7.37	8.31	48	6.31	7.46	41	6.85	7.68	47	6.44	7.72	43	7.30	8.03	49
Other.....	25.40	15.83	84	25.24	14.52	87	25.91	14.95	90	25.17	14.34	86	25.96	13.38	92
Real estate loans secured by farmland.....	0.02	0.61	30	0.02	0.52	29	0.02	0.54	29	0.03	0.55	34	0.02	0.63	35
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	74	0.01	0.06	70	0.01	0.06	72	0.01	0.11	66	0.07	0.12	79
Commercial and industrial loans	27.45	19.45	77	28.59	22.98	72	28.75	22.17	74	27.08	19.53	76	28.38	20.32	74
Loans to individuals	1.14	6.58	31	0.72	6.23	26	0.82	6.13	27	0.63	7.13	19	0.58	7.36	16
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.05	0.38	44	0.04	0.31	41	0.05	0.32	43	0.02	0.37	39	0.04	0.46	42
Other loans and leases.....	17.62	8.42	84	19.79	9.11	85	17.60	9.09	82	20.78	9.85	83	19.22	9.66	86
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	276.84	383.43	30	303.45	387.92	33	295.80	381.27	35	304.77	391.26	36	294.05	379.80	34
Real estate loans secured by 1–4 family.....	28.25	124.74	9	29.58	130.23	11	30.08	125.03	11	27.21	138.18	11	21.99	137.84	9
Revolving	0.70	15.53	12	1.01	18.32	16	0.90	17.42	15	1.40	21.26	17	1.92	23.33	16
Closed-end.....	27.55	107.54	13	28.57	110.40	13	29.18	106.14	14	25.81	115.20	12	20.06	112.79	10
Commercial real estate loans	248.50	238.58	52	273.77	237.16	53	265.62	234.65	53	277.37	229.44	54	271.94	219.72	57
Construction and land development.....	21.39	36.07	37	21.54	36.48	38	22.33	35.62	39	21.31	34.95	42	22.06	35.36	42
1–4 family.....	5.39	7.44	53	5.85	6.64	56	5.53	6.34	54	4.40	6.61	51	5.19	7.04	54
Other.....	16	28.34	34	15.69	28.60	33	16.80	28.16	35	16.90	27.32	40	16.87	27.26	38
Multifamily.....	59.58	35.29	83	65.73	32.93	86	61.37	32.74	85	70.58	31.04	87	62.79	27.85	88
Nonfarm nonresidential	167.53	156.30	53	186.50	156.60	56	181.92	155.06	57	185.48	152.10	58	187.08	147.22	62
Owner-occupied.....	37.69	52.63	37	37.32	52.43	37	38.04	52.37	39	37.80	53.07	40	41.06	54.89	42
Other.....	129.84	100.99	64	149.18	101.87	70	143.88	100.54	68	147.68	97.41	70	146.02	91.80	72
Real estate loans secured by farmland.....	0.09	3.67	27	0.10	3.43	28	0.10	3.44	28	0.19	3.60	33	0.12	4.02	33
Loans to depository institutions and acceptances of other banks.....	0.04	0.20	73	0.03	0.31	71	0.03	0.28	72	0.05	0.44	65	0.39	0.54	79
Commercial and industrial loans	140.31	116.17	65	169.01	150.16	60	159.61	139.91	60	158.86	122.02	69	159.64	128.82	65
Loans to individuals	5.84	36.56	29	4.27	36.83	26	4.54	37.47	27	3.72	43.51	18	3.26	42.67	18
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.24	2.03	40	0.23	1.99	42	0.26	1.88	44	0.15	2.18	38	0.20	2.72	43
Other loans and leases.....	90.08	47.63	78	116.95	49.92	88	97.71	49.54	80	121.88	52.44	88	108.09	51.79	86
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.53	29.25	87	45.30	26.62	90	45.98	27.32	90	46.77	26.45	91	43.49	24.79	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	237.82	187.63	65	267.77	186.45	76	255.26	183.76	74	274.40	178.57	79	244.60	167.93	72
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	275.52	244.92	56	305.09	243.47	59	293.29	240.85	55	312.20	236.10	62	285.66	225.98	57

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	24.20	12.31	87	16.87	10.21	80	23.91	11.17	86	12.65	7.63	79	9.12	7.80	70
Liquid assets	35.06	29.12	67	26.10	24.65	60	32.41	26.22	70	22.44	22.44	61	21.05	22.72	57
Investment securities.....	11.58	20.37	20	11.50	17.19	28	11.43	17.85	27	11.41	16.99	22	11.57	17.27	26
Net loans and leases.....	55.51	58.81	39	63.85	63	42	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38
Net loans, leases and standby letters of credit	56.70	59.61	39	65.15	63.89	43	59.22	62.48	34	67.73	64.84	46	66.82	65.07	42
Core deposits	55.90	75.52	10	51.49	69.20	15	56.80	70.67	17	45.61	63.09	18	42.30	62.13	15
Noncore funding	25.99	10.15	87	29.57	15.53	81	25.36	14.13	80	33.54	19.36	80	36.08	21.34	81
Time deposits of \$250K or more	1.71	1.67	57	2.15	2.35	53	1.94	2.11	53	2.49	2.94	50	2.75	2.89	54
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos.....	3.38	1.19	85	2.61	1.44	79	2.11	1.47	74	2.40	1.94	70	1.88	1.97	63
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold).....	-4.61	0.54	3	-3.07	0.59	7	-3.48	0.54	8	-4.21	0.48	9	-2.77	0.54	9
Commercial paper	2.78	0.01	99	4.54	0.01	99	3.34	0.01	98	4.73	0.02	98	5.23	0.02	98
Other borrowings w/remaining maturity of 1 year or less	0.37	0.88	54	0.25	1.75	29	0.03	1.24	25	0.03	3.01	11	0.15	3.67	12
Earning assets that reprice within 1 year	79.31	38.80	97	76.32	38.76	98	77.54	39.38	97	74.07	39.29	97	73.27	40.29	97
Interest-bearing liabilities that reprice within 1 year.....	2.43	6.64	12	3.76	8.86	17	2.98	8.20	13	5.11	10.19	19	4.32	10.01	19
Long-term debt that reprices within 1 year	8.86	0.27	99	10.63	0.52	97	10.40	0.47	97	11.78	0.96	95	13.49	1.34	95
Net assets that reprice within 1 year	68.02	30.83	96	61.92	27.76	97	64.16	29.11	97	57.17	26.63	96	55.47	27.38	95
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.75	-3.31	70	17.63	6.19	81	2.22	3.20	51	27.78	14.45	83	35.28	16.62	88
Net short-term noncore funding dependence	-22.78	-9.17	15	-7.45	-2.71	25	-22.71	-4.76	10	-0.26	3.38	31	5.33	4.66	42
Short-term investment / Short-term noncore funding	257.28	304.29	57	146.58	149.65	60	263.43	184.19	73	101.59	77.77	68	69.12	66.46	68
Liquid assets - short-term noncore funding / Nonliquid assets.....	39.50	36.72	59	19.74	24.47	51	34.52	28.18	65	12.87	16.97	48	9.96	16.04	47
Net loans and leases / Total deposits	93.97	73.05	90	114.13	82.06	93	95.52	79.43	86	128.77	90.31	92	132.20	90.08	94
Net loans and leases / Core deposits	99.30	78.83	84	124	92.26	88	102.15	88.34	78	145.34	103.93	89	154.39	105	90
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.89	0.50	69	1.78	1.73	59	1.65	1.57	58	0.66	0.72	59	-0.91	-0.82	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.28	1.06	36	1.24	4.54	10	1.02	4.31	9	0.36	1.36	26	-0.79	-1.98	79
Structured notes appreciation (depreciation) / Tier 1 capital.....	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	24.26	13.65	70	29.03	11.41	80	26.79	11.38	76	36.21	12.67	84	43.17	16.19	86
Available-for-sale securities	75.74	84.59	29	70.97	86.72	20	73.21	87.23	24	63.79	85.40	16	56.83	81.88	13
U.S. Treasury securities.....	67.24	6.01	96	56.37	5.26	94	61.31	4.72	96	43.72	6.15	93	25.80	6.99	88
US agency securities (excluding mortgage-backed securities)	0.21	4.24	27	0.24	3.94	27	0.23	4.01	27	0	3.49	13	0.94	4.02	41
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0.13	7.75	23	5.44	9.16	48
Mortgage-backed securities	32.51	66.09	9	42.50	66.61	16	38.40	66.64	12	54.37	67.43	28	65.85	65.45	44
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.05	3.01	25	0.88	2.93	45	0.06	3.01	29	1.78	2.94	59	1.98	2.79	60
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	27	0	0.42	11
Debt securities 1 year or less	18.48	8.18	85	29.24	11.25	87	36.03	10.55	92	22.35	11.86	80	3.90	11.91	26
Debt securities 1 to 5 years	54.28	17.39	93	35.24	17.70	82	32.25	17.03	83	29.97	17.94	75	34.71	19.18	78
Debt securities over 5 years.....	27.24	72.07	6	35.53	68.10	16	31.71	69.86	10	47.67	66.02	29	61.39	64.73	36
Pledged securities	5.66	33.37	15	5.03	37.16	10	3.14	35.67	9	6.11	30.57	15	8.24	33.30	15
Structured notes, fair value.....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	62.74	64.27	60	101.62	124.80	55	127.28	183.32	51	58.82	26.69	79	20.43	6.77	70
Investment securities.....	14.30	32.48	39	22.94	20.30	63	20.49	23.62	53	12.89	11.75	64	11.64	9.42	68
Core deposits	23.17	16.96	75	38.90	26	84	49.77	26.88	89	23.41	11.23	83	18.87	7.29	86
Noncore funding	-0.28	-21.64	78	-0.61	-6.57	59	-9.04	-12.18	54	6.38	6.59	56	3.02	10.67	38

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			15,189,036	13,651,623	10,662,879
Commit: Secured commercial real estate loans	3,534,340	2,716,733	2,689,960	2,900,919	2,201,536
Commit: Unsecured real estate loans	965,868	744,178	817,025	932,436	522,164
Credit card lines (reported semiannually, June/Dec)	0		47,898	38,219	28,840
Securities underwriting		0	0	0	0
Standby letters of credit	720,691	692,869	682,509	679,103	625,680
Commercial and similar letters of credit	21,199	8,957	10,068	4,847	6,458
Securities lent	1,322,740	1,021,234	878,524	602,064	429,813
Credit derivatives - notional amount (holding company as guarantor)	0	6,587	5,925	33,573	56,348
Credit derivatives - notional amount (holding company as beneficiary)	21,229	21,842	21,691	76,948	94,757
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	21,229	21,842	21,691	76,947	94,756
Derivative Contracts					
Interest rate futures and forward contracts	85,241	201,680	243,788	333,529	5,511,015
Written options contracts (interest rate)	401,940	539,971	621,106	760,654	1,479,826
Purchased options contracts (interest rate)	365,357	428,399	544,439	721,107	1,458,622
Interest rate swaps	6,542,672	10,091,000	8,754,342	10,613,670	9,532,965
Futures and forward foreign exchange	5,520,600	5,285,286	5,514,730	325,237	100,593
Written options contracts (foreign exchange)	0	0	108,017	0	1,353
Purchased options contracts (foreign exchange)	0	0	108,017	0	1,353
Foreign exchange rate swaps	3,040,088	0	0	0	0
Commodity and other futures and forward contracts	202,552	192,927	227,714	257,827	115,991
Written options contracts (commodity and other)	341,642	483,227	142,397	1,643,125	1,138,585
Purchased options contracts (commodity and other)	401,307	350,647	100,525	1,506,004	1,503,481
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						26.76	22.01	72	28.93	23.52	72	25.86	24.05	64	
Standby letters of credit	1.19	0.66	83	1.30	0.72	83	1.20	0.71	82	1.44	0.84	82	1.52	0.92	81
Commercial and similar letters of credit	0.04	0.02	81	0.02	0.02	67	0.02	0.02	69	0.01	0.02	61	0.02	0.02	61
Securities lent	2.19	0.10	93	1.91	0.23	90	1.55	0.18	90	1.28	0.40	88	1.04	0.62	87
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0.01	0.39	54	0.01	0.35	53	0.07	0.42	60	0.14	0.52	64
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.18	63	0.04	0.33	63	0.04	0.30	62	0.16	0.52	67	0.23	0.75	78
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.04	0.13	74	0.04	0.35	71	0.04	0.30	70	0.16	0.45	78	0.23	0.69	79
Derivative contracts	27.92	47.31	65	32.93	51.49	66	28.83	48.62	64	34.24	68.47	61	50.55	65.81	73
Interest rate contracts	12.22	35.15	42	21.10	36.10	50	17.91	34.36	48	26.34	47.31	59	43.61	43.84	73
Interest rate futures and forward contracts	0.14	4.39	39	0.38	8.89	42	0.43	6.21	43	0.71	10.67	56	13.36	11.40	83
Written options contracts (interest rate)	0.66	1.69	51	1.01	2.33	52	1.09	2.18	55	1.61	2.47	72	3.59	2.16	84
Purchased options contracts (interest rate)	0.60	1.29	67	0.80	1.45	70	0.96	1.46	71	1.53	2.65	71	3.54	2.32	79
Interest rate swaps	10.81	20.27	48	18.91	20.71	58	15.42	20.83	52	22.49	28.86	66	23.12	26.74	72
Foreign exchange contracts	14.14	6.12	90	9.91	5.79	89	10.10	6.01	89	0.69	10.12	64	0.25	10.92	59
Futures and forward foreign exchange contracts	9.12	3.76	90	9.91	3.70	89	9.72	3.47	89	0.69	5.23	69	0.24	5.22	63
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0.19	0.03	89	0	0.05	39	0	0.14	76
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0.19	0.04	89	0	0.08	39	0	0.13	76
Foreign exchange rate swaps	5.02	0.76	90	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	1.56	0.91	84	1.92	1.80	83	0.83	1.86	81	7.22	3.32	87	6.69	4.08	87
Commodity and other futures and forward contracts	0.33	0.07	90	0.36	0.13	89	0.40	0.14	89	0.55	0.19	88	0.28	0.25	87
Written options contracts (commodity and other)	0.56	0.31	87	0.91	0.54	88	0.25	0.52	82	3.48	0.98	88	2.76	1.48	88
Purchased options contracts (commodity and other)	0.66	0.21	87	0.66	0.38	90	0.18	0.37	82	3.19	0.94	89	3.65	1.29	89
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						45.06	42.82	70	46.31	45.53	70	41.18	44.93	64	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	16,901,399	17,573,137	16,365,075	16,161,153	20,843,784
Interest rate contracts	7,395,210	11,261,050	10,163,675	12,428,960	17,982,428
Foreign exchange contracts	8,560,688	5,285,286	5,730,764	325,237	103,299
Equity, commodity, and other contracts	945,501	1,026,801	470,636	3,406,956	2,758,057
Derivatives Position					
Futures and forwards	5,808,393	5,679,893	5,986,232	916,593	5,727,599
Written options	743,582	1,023,198	871,520	2,403,779	2,619,764
Exchange-traded	341,642	483,227	142,397	1,643,125	1,168,585
Over-the-counter	401,940	539,971	729,123	760,654	1,451,179
Purchased options	766,664	779,046	752,981	2,227,111	2,963,456
Exchange-traded	401,307	350,647	100,525	1,506,004	1,533,481
Over-the-counter	365,357	428,399	652,456	721,107	1,429,975
Swaps	9,582,760	10,091,000	8,754,342	10,613,670	9,532,965
Held for trading	4,788,921	5,998,522	5,553,571	10,129,341	8,288,057
Interest rate contracts	3,992,887	5,106,753	5,031,971	6,864,283	5,530,000
Foreign exchange contracts	53,085	57,895	275,679	72,794	0
Equity, commodity, and other contracts	742,949	833,874	245,921	3,192,264	2,758,057
Non-traded	12,112,478	11,574,615	10,811,504	6,031,812	12,555,727
Interest rate contracts	3,402,323	6,154,297	5,131,704	5,564,677	12,452,428
Foreign exchange contracts	8,507,603	5,227,391	5,455,085	252,443	103,299
Equity, commodity, and other contracts	202,552	192,927	224,715	214,692	0
Derivative contracts (excluding futures and FX 14 days or less)	16,067,982	16,466,917	15,411,201	13,732,282	18,358,946
One year or less	11,121,645	14,170,132	13,186,029	10,859,932	14,103,611
Over 1 year to 5 years	4,578,178	1,890,781	1,806,364	2,339,605	3,347,348
Over 5 years	368,159	406,004	418,808	532,745	907,987
Gross negative fair value (absolute value)	41,816	79,067	36,359	97,095	107,021
Gross positive fair value	122,597	119,411	136,970	99,118	85,268
Held for trading	46,574	81,638	82,395	83,748	67,637
Non-traded	76,023	37,773	54,575	15,370	17,631
Current credit exposure on risk-based capital derivative contracts	111,700	112,070	136,467	50,997	39,430
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	43.76	94.10	3	64.08	94.62	7	62.11	94.10	8	76.91	93.44	16	86.27	92.91	25
Foreign exchange contracts	50.65	3.22	95	30.08	3.07	93	35.02	3.49	93	2.01	3.20	66	0.50	3.39	49
Equity, commodity, and other contracts	5.59	1.21	83	5.84	1.18	86	2.88	1.17	78	21.08	1.64	94	13.23	1.93	91
Futures and forwards	34.37	12.59	83	32.32	14.59	78	36.58	14.05	81	5.67	13.49	44	27.48	12.78	79
Written options	4.40	7.18	51	5.82	8.60	54	5.33	8.18	53	14.87	5.91	82	12.57	6.60	76
Exchange-traded	2.02	0.11	93	2.75	0.15	93	0.87	0.14	89	10.17	0.15	96	5.61	0.23	95
Over-the-counter	2.38	6.91	41	3.07	8.13	43	4.46	7.73	51	4.71	5.10	60	6.96	5.49	68
Purchased options	4.54	3.41	67	4.43	3.51	69	4.60	3.42	71	13.78	4.42	83	14.22	4.19	86
Exchange-traded	2.37	0.12	94	2	0.14	92	0.61	0.15	85	9.32	0.28	96	7.36	0.32	96
Over-the-counter	2.16	3.01	62	2.44	2.98	67	3.99	2.86	71	4.46	3.35	68	6.86	3.20	76
Swaps	56.70	71.71	26	57.42	67.37	32	53.49	68.76	26	65.67	69.75	39	45.74	70.34	18
Held for trading	28.33	40.70	46	34.13	43.02	43	33.94	43.53	44	62.68	44.16	52	39.76	46.31	44
Interest rate contracts	23.62	34.66	49	29.06	36.62	46	30.75	36.62	46	42.47	37.24	52	26.53	38.40	47
Foreign exchange contracts	0.31	1.55	72	0.33	1.45	70	1.68	1.60	75	0.45	1.60	67	0	1.85	29
Equity, commodity, and other contracts	4.40	0.61	88	4.75	0.68	87	1.50	0.68	82	19.75	0.83	96	13.23	1.14	94
Non-traded	71.67	59.30	53	65.87	56.98	56	66.06	56.47	55	37.32	55.84	47	60.24	53.69	55
Interest rate contracts	20.13	56.22	31	35.02	54.32	45	31.36	53.82	45	34.43	52.22	47	59.74	50.60	57
Foreign exchange contracts	50.34	0.36	98	29.75	0.39	96	33.33	0.46	96	1.56	0.34	89	0.50	0.57	76
Equity, commodity, and other contracts	1.20	0.11	91	1.10	0.10	90	1.37	0.10	92	1.33	0.13	90	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	95.07	91.91	39	93.71	90.28	44	94.17	91.48	43	84.97	93.86	20	88.08	94.47	26
One year or less	65.80	27.90	86	80.64	31.66	88	80.57	32.05	87	67.20	32.17	82	67.66	32.51	82
Over 1 year to 5 years	27.09	29.78	48	10.76	27.15	25	11.04	27.06	25	14.48	30.45	33	16.06	31.16	29
Over 5 years	2.18	29.19	17	2.31	28.15	15	2.56	29.56	14	3.30	28.09	16	4.36	28.71	19
Gross negative fair value (absolute value)	0.25	1.18	14	0.45	1.65	29	0.22	1.55	10	0.60	0.83	45	0.51	0.72	36
Gross positive fair value	0.73	1.59	13	0.68	2.48	11	0.84	2.23	11	0.61	1.19	25	0.41	0.85	15
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	29	0.01	0.07	31	0.01	0.07	23	0.02	0.06	55	0.02	0.06	63
Gross positive fair value (X)	0.02	0.06	38	0.02	0.10	26	0.03	0.09	30	0.02	0.07	40	0.02	0.06	53
Held for trading (X)	0.01	0.05	49	0.02	0.07	46	0.02	0.07	45	0.02	0.06	50	0.01	0.05	59
Non-traded (X)	0.01	0.01	65	0.01	0.02	48	0.01	0.02	53	0	0.01	51	0	0.01	56
Current credit exposure (X)	0.02	0.05	43	0.02	0.07	34	0.02	0.06	36	0.01	0.05	34	0.01	0.04	46
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.59	48	0.27	0.91	33	0.34	0.85	36	0.13	0.73	33	0.12	0.53	51

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	563,176	299,231	299,231	200,114	114,373
Gross losses	40,926	35,136	73,615	57,385	56,707
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,729	2,044	2,361	3,491	4,381
Net losses	36,197	33,092	71,254	53,894	52,326
Provision for loan and lease losses	-35,468	275,128	335,199	153,011	137,950
Adjustments	0	0	0	0	117
Ending balance	491,511	541,267	563,176	299,231	200,114
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.08	-0.12	54	0.73	0.66	64	0.65	0.51	75	0.35	0.15	90	0.35	0.14
Provision for loan and lease losses / Average loans and leases	-0.14	-0.21	50	1.08	1.06	58	0.99	0.82	69	0.52	0.24	87	0.53	0.24
Provision for loan and lease losses / Net loan and lease losses	-97.99	-65.12	46	831.40	587.54	76	470.43	487.86	65	283.91	130.58	91	263.64	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.45	1.32	66	1.58	1.58	60	1.69	1.58	66	0.95	0.83	62	0.74	0.90
Allowance for loan and lease losses / Total loans and leases	1.44	1.30	66	1.56	1.55	61	1.68	1.55	68	0.95	0.81	64	0.74	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	10.18	17.40	47	12.27	11.29	70	7.90	11.58	53	5.55	8.03	57	3.82	7.54
Allowance for loan and lease losses / Nonaccrual assets	126.76	330.05	16	160.74	301.93	22	124.27	299.17	15	159.14	218.72	49	128.12	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	126.76	271.93	23	160.74	249.38	30	124.27	244.34	22	158.07	151.73	65	126.83	160.51
Gross loan and lease losses / Average loans and leases	0.16	0.20	54	0.14	0.35	29	0.22	0.34	43	0.19	0.28	46	0.22	0.30
Recoveries / Average loans and leases	0.02	0.08	18	0.01	0.07	8	0.01	0.07	7	0.01	0.08	11	0.02	0.09
Net losses / Average loans and leases	0.14	0.12	63	0.13	0.28	38	0.21	0.27	52	0.18	0.21	54	0.20	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	6.42	25.09	12	3.56	24.77	6	4.11	33.98	5	6.16	36.22	8	151.49	41.30
Earnings coverage of net loan and lease losses (X)	16.57	26.30	48	16.55	20.97	59	10.21	22.91	44	12.87	24.40	48	9.59	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.14	0.02	90	0.08	0.04	78	0.08	0.04	76	-0.01	0.01	21	0.26	0.02
Real estate loans secured by 1–4 family	0	-0.01	69	-0.03	0.01	16	-0.02	0.01	19	-0.03	0.01	15	-0.01	0.01
Revolving	-0.12	-0.07	20	-0.54	0.01	4	-0.46	0.01	3	-0.03	0.02	18	-0.16	0.03
Closed-end	0	-0.01	76	-0.01	0.01	29	-0.01	0	30	-0.03	0	14	0.01	0.01
Commercial real estate loans	0.15	0.04	86	0.09	0.06	71	0.10	0.07	70	-0.01	0.01	17	0.28	0.01
Construction and land development	-0.01	0.01	38	0	0	40	0.07	0	86	0	-0.01	43	0	-0.03
1–4 family	0	0	87	0	0	85	0	0	85	0	0	55	0	-0.01
Other	-0.01	0.01	30	0	0	32	0.07	0	90	0	-0.01	40	0	-0.02
Multifamily	0	0.01	52	0	0	32	0	0	32	0	0	56	0	0
Nonfarm nonresidential	0.23	0.05	89	0.13	0.08	73	0.13	0.11	72	-0.01	0.02	14	0.41	0.02
Owner-occupied	0	0.01	35	0.12	0.02	92	0.11	0.02	90	0	0.01	19	0.01	0.01
Other	0.23	0.04	91	0.01	0.05	46	0.02	0.08	44	-0.01	0.01	12	0.40	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.21	0.19	60	0.31	0.46	47	0.55	0.47	64	0.51	0.37	74	0.17	0.31
Loans to individuals	0.01	0.72	1	0.02	1.25	1	0.01	1.13	2		1.17		0.05	1.16
Credit card loans		2.27			3.33			2.92			3.11			2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.05	0.09	59	-0.01	0.14	10	0.05	0.15	55	0.18	0.15	68	0.04	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	18,881		143,174		63,942		21,959		29,989						
90+ days past due loans and leases	0		0		0		1,307		1,584						
Nonaccrual loans and leases	387,750		336,737		453,186		187,994		156,192						
Total past due and nonaccrual loans and leases	406,631		479,911		517,128		211,260		187,765						
Restructured 30–89 days past due	0		0		0		10,664		133						
Restructured 90+ days past due	0		0		0		391		224						
Restructured nonaccrual	203,238		143,064		119,210		142,916		44,028						
Total restructured loans and leases	203,238		143,064		119,210		153,971		44,385						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	38,466		102,913		67,200		112,063		78,630						
Other real estate owned	53		147		147		3,865		544						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		39		0						
Total other assets past due and nonaccrual	0		0		0		39		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.06	0.29	9	0.41	0.37	65	0.19	0.39	27	0.07	0.43	7	0.11	0.44	12
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	23	0.01	0.17	21
Nonaccrual loans and leases	1.14	0.54	90	0.97	0.66	79	1.35	0.66	89	0.60	0.51	65	0.58	0.54	58
90+ days past due and nonaccrual loans and leases	1.14	0.68	84	0.97	0.84	67	1.35	0.85	82	0.60	0.71	50	0.58	0.75	38
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0.03	0.01	79	0	0.02	26
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	70	0	0.01	63
Nonaccrual restructured	0.60	0.12	96	0.41	0.14	92	0.36	0.13	89	0.45	0.14	94	0.16	0.16	55
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.29	9	0.41	0.37	65	0.19	0.40	26	0.07	0.43	7	0.11	0.44	12
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0	0.15	20	0.01	0.18	19
Nonaccrual assets	1.14	0.55	90	0.97	0.67	77	1.35	0.67	89	0.60	0.53	65	0.58	0.57	57
30+ days past due and nonaccrual assets	1.19	1	68	1.39	1.25	64	1.54	1.29	71	0.67	1.19	24	0.69	1.26	21
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.64	0.40	81	0.63	0.52	69	0.80	0.52	82	0.40	0.44	52	0.38	0.48	42
90+ days past due and nonaccrual assets + other real estate owned	0.64	0.42	81	0.63	0.55	67	0.80	0.55	82	0.41	0.48	48	0.38	0.52	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.70	0.48	78	0.82	0.61	74	0.92	0.60	82	0.67	0.53	66	0.57	0.60	48
Allowance for loan and lease losses	86.73	67.85	76	81.25	66.38	73	92.43	66.66	79	105.26	115.41	52	117.79	118.28	54
Equity capital + allowance for loan and lease losses	4.31	4.12	61	4.76	5.10	47	5.58	4.97	65	3.61	4.28	44	2.89	4.79	30
Tier 1 capital + allowance for loan and lease losses	6.39	4.89	69	7.51	6.26	64	8.63	6.05	75	5.85	5.65	57	4.89	6.16	39
Loans and leases + other real estate owned	1.25	0.82	82	1.27	0.98	73	1.55	0.97	85	1	0.85	64	0.87	0.96	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30-89 days past due.....	0.01	0.25	6	0.07	0.35	16	0.03	0.39	4	0.02	0.38	6	0.21	0.42	23
	90+ days past due	0	0.12	15	0	0.17	15	0	0.16	14	0.01	0.16	36	0.01	0.22	33
	Nonaccrual.....	1.39	0.60	89	0.86	0.70	69	1.83	0.76	90	0.41	0.46	52	0.51	0.57	52
Commercial and industrial	30-89 days past due.....	0.02	0.24	9	0.29	0.24	69	0.50	0.23	83	0.21	0.31	43	0.01	0.30	6
	90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	40
	Nonaccrual.....	0.47	0.65	46	1.30	0.80	80	0.79	0.75	59	1.03	0.83	66	0.53	0.76	47
Individuals	30-89 days past due.....	0	0.60	4	0	0.74	4	0.01	0.83	9	0.02	0.83	14	0.03	0.84	13
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....	0.17	0.17	58	0.26	0.24	67	0.24	0.28	60	0.34	0.17	76	0.14	0.23	50
Depository institution loans	30-89 days past due.....	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30-89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30-89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30-89 days past due.....	0.25	0.11	80	1.49	0.14	96	0.17	0.18	65	0	0.20	14	0	0.17	26
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....	1.43	0.13	98	0.80	0.19	87	0.85	0.15	92	0.48	0.13	88	0.82	0.14	92

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.03	0.36	8	0.04	0.51	5	0.07	0.65	4	0.23	0.67	13	0.57	0.71	48
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0.06	0.31	53	0.08	0.46	52
	Nonaccrual	0.85	0.76	66	0.97	0.91	64	0.84	0.89	59	0.72	0.73	55	0.74	0.86	54
Revolving	30–89 days past due	0.64	0.33	83	0.24	0.40	39	0.14	0.48	20	0.06	0.45	14	0.19	0.50	22
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.17	0.05	84	0.22	0.05	90
	Nonaccrual	0.08	1.05	16	0.77	1.28	50	0.31	1.13	22	0.41	1	31	0	1.17	4
Closed-end	30–89 days past due	0.01	0.36	6	0.03	0.52	6	0.07	0.65	3	0.24	0.70	18	0.60	0.75	51
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0.05	0.35	53	0.06	0.53	48
Junior lien	30–89 days past due	0.87	0.71	70	0.97	0.89	66	0.86	0.87	57	0.74	0.70	57	0.82	0.84	60
	Nonaccrual	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	22	0	0.03	26
	90+ days past due	0	0	34	0	0	33	0	0	32	0.01	0	80	0	0	58
	Nonaccrual	0.05	0.04	68	0.17	0.05	90	0.09	0.04	80	0.03	0.04	51	0.20	0.06	87
Commercial real estate	30–89 days past due	0.01	0.16	12	0.07	0.21	33	0.03	0.26	15	0	0.18	11	0.18	0.17	57
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	47	0	0.03	44
	Nonaccrual	1.45	0.48	91	0.85	0.53	76	1.94	0.62	94	0.38	0.23	76	0.49	0.28	78
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0.01	0.28	27	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0.01	0.02	69	0	0.02	68
1–4 family	Nonaccrual	14.54	0.31	99	8.07	0.32	97	21.13	0.41	99	1.08	0.20	89	0.36	0.19	80
	30–89 days past due	0	0.03	31	0	0.03	29	0.01	0.03	58	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0.01	0	84	0	0	89
Other	Nonaccrual	0	0.02	31	0.02	0.03	65	0.02	0.03	67	0.01	0.02	65	0	0.02	28
	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	14.54	0.25	99	8.05	0.26	97	21.11	0.35	99	1.07	0.17	89	0.36	0.15	83
Multifamily	30–89 days past due	0	0.09	26	0.08	0.09	70	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0.06	0.08	58
Nonfarm non-residential	30–89 days past due	0.01	0.12	23	0.08	0.21	41	0.04	0.23	28	0.01	0.14	14	0.26	0.17	73
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	50	0	0.03	50
Owner Occupied	Nonaccrual	0.30	0.58	37	0.31	0.68	30	0.24	0.80	20	0.45	0.28	74	0.65	0.30	81
	30–89 days past due	0.01	0.04	39	0.08	0.07	65	0	0.07	8	0.01	0.07	18	0.26	0.09	92
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	61	0	0.01	57
Other	Nonaccrual	0.30	0.20	72	0.26	0.26	53	0.21	0.27	43	0.41	0.16	87	0.44	0.17	91
	30–89 days past due	0	0.07	11	0	0.13	12	0.04	0.14	44	0	0.07	9	0	0.07	20
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.31	5	0.05	0.36	19	0.03	0.44	13	0.04	0.10	36	0.21	0.13	73
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	7,678,434	7,478,321	7,478,287	7,478,062	7,477,044										
Retained earnings	1,728,470	1,152,002	1,246,109	928,993	504,647										
Accumulated other comprehensive income (AOCI)	-6,283	59,782	45,987	20,630	-39,322										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	9,400,621	8,690,105	8,770,383	8,427,685	7,942,369										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,217,701	3,316,252	3,254,639	3,322,560	3,358,824										
Accumulated other comprehensive income-related adjustments	-6,283	59,782	45,987	20,630	-39,322										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	6,189,203	5,314,071	5,469,757	5,084,495	4,622,867										
Adjustments and deductions for common equity tier 1 capital	9,309	0	0	0	0										
Common equity tier 1 capital	6,179,894	5,314,071	5,469,757	5,084,495	4,622,867										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	6,179,894	5,314,071	5,469,757	5,084,495	4,622,867										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	516,029	515,111	502,162	322,171	220,353										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	516,029	515,111	502,162	322,171	220,353										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	516,029	515,111	502,162	322,171	220,353										
Exited advanced approach tier 2 capital															
Total capital	6,695,923	5,829,182	5,971,919	5,406,666	4,843,220										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	60,015,068	52,009,403	54,419,875	46,888,110	39,582,414										
Less: Deductions from common equity tier 1 capital	3,217,701	3,316,252	3,254,639	3,322,560	3,358,824										
Less: Other deductions	0	6,136	5,087	0	0										
Total assets for leverage ratio	56,797,367	48,687,015	51,160,149	43,565,550	36,223,590										
Total risk-weighted assets	43,308,790	41,143,071	40,082,298	39,600,031	34,180,278										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	14.27	12.59	77	12.92	12.26	70	13.65	12.35	75	12.84	12.11	72	13.53	12.09	78
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.27	13.31	69	12.92	12.97	56	13.65	13.08	68	12.84	12.78	60	13.53	12.85	72
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.46	15.21	63	14.17	15.12	35	14.90	15.23	52	13.65	14.36	44	14.17	14.45	60
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.88	9.07	87	10.91	9.05	90	10.69	9.13	86	11.67	9.76	88	12.76	9.71	94
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			1			2			5			5	-100.00		
Other insurance activities income		0			1			2			5			5	-100.00		
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		64,752			63,371			63,752			62,249			60,821		2.18	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	23	0	0.41	22	0	0.47	21	0	0.47	21			
Premium income / Insurance activities revenue	2.90			0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.97	11.72	10	1.08	11.07	12	1.06	11.03	11	1.16	11.51	14	1.26	10.22	16			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	1,668,444			1,509,689			1,545,851			1,406,630			1,250,106					
Net assets of broker-dealer subsidiaries / Consolidated assets	2.76	0.44	91	2.83	0.75	90	2.72	0.75	89	2.98	1.39	87	3.03	1.79	86			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	285,041	305,023	151,867	400,516	423,332
Real estate loans.....	252,192	192,858	84,108	316,922	343,346
Commercial and industrial loans	32,794	111,804	67,398	82,659	61,273
Loans to depository institutions and other banks acceptances	55	361	361	935	18,713
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	50,144	0	91,458	89,102
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	285,041	355,167	151,867	491,974	512,434
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-6.55	-0.16	43	-33.16	-0.58	14	-62.08	-2.40	8	-5.39	22.48	41	77.51	7.24	90
Total selected assets.....	-19.74	3.36	20	-35.18	2.65	13	-69.13	2.04	8	-3.99	12.40	44	77.45	3.24	93
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		-24,439	1,971	-6,091	-7,821	11,053		
Dividends		0	0	0	0	0		
Interest		0	0	9	14	27		
Management and service fees		0	0	0	0	0		
Other income		-24,439	1,971	-6,100	-7,835	11,026		
Income from nonbank subsidiaries		61,560	0	0	0	36,927		
Dividends		61,560	0	0	0	36,927		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		69,888	25,688	49,518	6,608	6,012	172.06	
Dividends		0	0	0	0	0		
Interest		69,888	25,688	49,518	6,608	6,012	172.06	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		107,009	27,659	43,427	-1,213	53,992	286.89	
Securities gains (losses)		0	0	0	0	0		
Other operating income		25,536	812	10,178	10,867	-12,768	3044.83	
Total operating income		132,545	28,471	53,605	9,654	41,224	365.54	
Operating Expenses								
Personnel expenses		4,895	699	2,316	1,369	-1,459	600.29	
Interest expense		198,513	99,836	144,725	133,661	127,846	98.84	
Other expenses		37,596	29,178	40,324	30,314	24,681	28.85	
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		241,004	129,713	187,365	165,344	151,068	85.80	
Income (loss) before taxes		-108,459	-101,242	-133,760	-155,690	-109,844		
Applicable income taxes (credit)		-41,675	-24,589	-32,745	-37,982	-36,249		
Extraordinary items								
Income before undistributed income of subsidiaries		-66,784	-76,653	-101,015	-117,708	-73,595		
Equity in undistributed income of subsidiaries		549,120	283,258	401,761	598,335	339,399	93.86	
Bank subsidiaries		406,811	145,901	276,783	328,669	266,392	178.83	
Nonbank subsidiaries		61,495	21,318	21,011	58,621	8,984	188.47	
Subsidiary holding companies		80,814	116,039	103,967	211,045	64,023	-30.36	
Net income (loss)		482,336	206,605	300,746	480,627	265,804	133.46	
Memoranda								
Bank net income		406,811	145,901	276,783	328,669	266,392	178.83	
Nonbank net income		123,055	21,318	21,011	58,621	45,911	477.24	
Subsidiary holding companies' net income		80,814	116,039	103,967	211,045	64,023	-30.36	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	7,292,141	40.65	6,802,280	48.25	6,948,624	48.42	6,255,035	5,834,683	7.20		
Common and preferred stock	7,291,972	40.65	6,802,061	48.25	6,919,028	48.21	6,222,947	5,834,683	7.20		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	169	0	219	0	29,596	0.21	32,088	0	-22.83		
Investment in nonbank subsidiaries	5,071,631	28.27	1,795,300	12.73	1,795,105	12.51	2,156,892	2,430,056	182.49		
Common and preferred stock	5,051,836	28.16	1,792,119	12.71	1,791,811	12.49	2,154,395	2,430,056	181.89		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	19,795	0.11	3,181	0.02	3,294	0.02	2,497	0	522.29		
Investment in subsidiary holding companies	4,708,194	26.25	4,555,757	32.31	4,544,659	31.67	2,114,636	1,692,037	3.35		
Common and preferred stock	1,837,968	10.25	1,725,843	12.24	1,713,824	11.94	1,603,606	1,390,316	6.50		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	2,868,093	15.99	2,828,558	20.06	2,828,558	19.71	295,391	295,391	1.40		
Other receivables	2,133	0.01	1,356	0.01	2,277	0.02	215,639	6,330	57.30		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	354,845	1.98	187,086	1.33	300,239	2.09	0	0	89.67		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	263,893	1.47	509,878	3.62	451,728	3.15	74,666	183,025	-48.24		
Cash and due from unrelated depository institution	38,128	0.21	51,490	0.37	50,958	0.36	27,252	20,077	-25.95		
Premises, furnishings, fixtures and equipment	35,620	0.20	30,612	0.22	32,092	0.22	20,021	983	16.36		
Intangible assets	36,191	0.20	36,191	0.26	36,191	0.25	36,191	36,191	0.00		
Other assets	138,029	0.77	129,959	0.92	191,037	1.33	147,636	116,263	6.21		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	17,938,672	100.00	14,098,553	100.00	14,350,633	100.00	10,832,329	10,313,315	27.24		
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	113,249	0.80	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year	5,365,240	29.91	5,103,304	36.20	5,338,681	37.20	0	0	5.13		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	78,725	0.44	103,071	0.73	124,369	0.87	86,098	68,796	-23.62		
Balance due to subsidiaries and related institutions	3,094,086	17.25	88,824	0.63	117,200	0.82	2,318,546	2,302,150	3383.39		
Total liabilities	8,538,051	47.60	5,408,448	38.36	5,580,250	38.89	2,404,644	2,370,946	57.87		
Equity Capital	9,400,621	52.40	8,690,105	61.64	8,770,383	61.11	8,427,685	7,942,369	8.18		
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0	0		
Common surplus	7,678,434	42.80	7,478,321	53.04	7,478,287	52.11	7,478,062	7,477,044	2.68		
Retained earnings	1,728,470	9.64	1,152,002	8.17	1,246,109	8.68	928,993	504,647	50.04		
Accumulated other comprehensive income	-6,283	-0.04	59,782	0.42	45,987	0.32	20,630	-39,322			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	17,938,672	100.00	14,098,553	100.00	14,350,633	100.00	10,832,329	10,313,315	27.24		
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	2,170,000	2,170,000			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	7.36	12.52	6	3.36	6.29	19	3.65	7.29	15	5.99	9.68	12	3.44	10.40	4
Profitability															
Net income / Average equity capital	7.64	12.35	7	2.97	6.43	16	4.18	7.45	17	5.45	10.51	7	4.82	11.19	4
Bank net income / Average equity investment in banks	3.91	13.18	35	1.47	8.01	32	1.10	9.75	26	2.45	7.89	35	1.49	7.10	31
Nonbank net income / Average equity investment in nonbanks	6.07	11.04	25	9.39	6.72	72	6.26	7.01	58	13.83	8.55	82	7.84	8.78	41
Subsidiary HCs net income / Average equity investment in sub HCs	84.34	96.45	18	70.62	87.60	17	92.03	88.16	21	68.38	82.22	20	100.22	82.56	38
Bank net income / Parent net income	25.51	3.22	95	10.32	4.43	83	6.99	3.59	81	12.20	5.93	81	17.27	3.78	86
Nonbank net income / Parent net income	16.75	66.57	15	56.16	81.94	38	34.57	68.34	30	43.91	74	26	24.09	72.48	23
Leverage															
Total liabilities / Equity capital	90.82	16.51	93	62.24	20.37	90	63.63	20.06	89	28.53	20.43	72	29.85	20.88	73
Total debt / Equity capital	57.07	11.37	93	60.03	14.74	90	60.87	14.41	90	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	57.07	13.41	93	60.03	17.04	90	60.87	16.67	90	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	57.07	11.46	93	60.03	15.02	90	60.87	14.68	90	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	57.07	11.47	92	60.03	14.86	90	60.87	14.52	90	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	57.07	10.65	93	58.73	13.73	90	60.87	13.56	91	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	1.30	0.92	81	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	54.41	40.69	59	53.99	32.61	70	59.03	34.67	75	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	150.86	103.15	98	118.76	103.27	95	118.86	102.81	94	118.43	103.22	93	121.56	103.10	95
Total investment in subs / Equity capital	181.60	108.29	93	151.36	110.46	90	151.51	110.16	89	124.90	111.07	83	125.36	112.48	83
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	7.43	0.27	99	5.92	0.69	94	5.50	0.47	97	3.23	0.36	96	6.44	0.35	98
Equity investment in subs – equity cap / Net income-div (X)	7.43	0.85	98	5.92	2.31	84	5.50	1.82	89	3.23	1.22	89	6.44	1.22	94
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	75.90	152.56	18	43.12	128.63	10	49.18	136.59	6	30.38	177.68	4	50.92	162.34	8
Cash from ops + noncash items + op expense / Op expense + dividend	69.84	155.61	17	213.94	142.45	80	145.34	147.24	60	-122.06	190.27	0	87.39	174.91	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	20.34	94.59	13	456.42	140.42	95	316.99	134.08	94	40.38	116.34	8	87.38	103.19	30
Pretax operating income + interest expense / Interest expense	45.36	1,645.53	8	-1.41	1,826.91	8	7.58	2,016.32	3	-16.48	1,968.54	1	14.08	2,898.75	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	45.36	1,896.20	7	-1.41	1,413.95	6	7.58	1,539.23	3	-16.48	1,632.83	0	14.08	1,369.37	5
Dividends + interest from subsidiaries / Interest expense + dividends	66.22	174.48	17	25.73	144.62	7	34.22	150.43	8	4.95	210.80	0	33.61	188.90	5
Fees + other income from subsidiaries / Salary + other expenses	-57.52	12.03	1	6.60	14.76	66	-14.31	13.95	1	-24.73	16.52	0	47.48	16.08	81
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	-10.34	3.29	2	-13.31	3.69	3	-14.08	3.85	2	-16.83	2.64	3	-17.07	2.61	3
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46		0.04			0.24	
Nonaccrual	0	1.04	44	0	0.80	40	0	1.03	40		0.54			6.54	
Total	0	1.64	41	0	0.92	37	0	1.13	37		0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	31.57	1.76	96	28.58	2.95	92	24.41	2.66	93	28.03	5.62	88	39.71	5.50	92
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	5.06	0.07	95	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		69.90			84.44			81.10			57.84				57.26	
Dividends declared / Net income	0	27.22	3	0	49.77	4	0	42.29	4	0	33.08	3	0	27.33	5	
Net income – dividends / Average equity.....	7.36	9.25	39	3.36	3.19	49	3.65	4.14	42	5.99	6.46	45	3.44	7.33	10	
Percent of Dividends Paid																
Dividends from bank subsidiaries		160.45			130.19			132.17			178.13				157.73	
Dividends from nonbank subsidiaries		6.19			3.74			3.41			7.53				7.13	
Dividends from subsidiary holding companies.....		6.32			2.34			4.85			21.40				16.86	
Dividends from all subsidiaries		213.42			167.02			174.85			260.40				215.26	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	43.30	6	0	61.85	6	0	60.28	4	0	66.55	4	0	60.71	4	
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	44	0	0.54	40	0.01	0.52	47	
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	-6.01	0	0	1.35	0	97	-2.20	0	1	-2.38	0	1	4.14	0	98	
Operating income from bank subsidiaries.....	-6.01	48.70	0	1.35	71.13	10	-2.20	62.88	1	-2.38	69.36	1	4.15	63.43	7	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	50.03	66.90	40	0	52.29	17	0	56.39	15	0	82.95	12	80.43	51.40	67	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	50.03	94.31	38	0	70.62	11	0	79.84	8	0	150.41	6	80.43	99.33	46	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0	36.58	20	0	25.82	20	0	43.51	16	0	61.23	17	0	48.56	15	
Interest income from subsidiary holding companies.....	86.48	5.06	95	22.14	9.87	77	47.63	8.40	90	3.13	6.54	65	9.39	3.95	76	
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46	
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48	
Operating income from subsidiary holding companies.....	86.48	47.30	75	22.14	41.80	40	47.63	55.20	42	3.13	76.49	26	9.39	61.19	26	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	11	
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0.02	0.63	46	0.15	0.80	56	0.07	0.92	52	
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	-18.44	0.03	1	6.92	0.08	96	-11.38	0.04	0	-81.16	0.03	0	26.75	0.02	99	
Operating income from bank subsidiaries	-18.44	82.68	0	6.92	80.80	12	-11.36	82.20	0	-81.01	78.80	0	26.81	74.20	21	
Dividends from nonbank subsidiaries	46.44	3.56	94	0	2.36	25	0	1.95	23	0	2.65	19	89.58	2.57	98	
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	46.44	5.69	92	0	5.80	18	0	4.70	16	0	7.29	11	89.58	7.64	95	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies.....	52.73	0.01	99	90.23	0.16	98	92.38	0.11	99	68.45	0.20	99	14.58	0.37	95	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	52.73	3.40	92	90.23	4.22	94	92.38	4.56	94	68.45	6.08	90	14.58	6.79	82	
Loans and advances from subsidiaries / Short term debt.....		152.66		0	216.76	13		135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12		28.33			26.53		